

In re:

Sean Thomas Orabona

Debtor

Case No. 21-12880-pmm

Chapter 13

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Jun 28, 2022

Form ID: pdf900

Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:

Recip ID	Recipient Name and Address
db	+ Sean Thomas Orabona, 224 Koenig Road, Bernville, PA 19506-8500

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jun 29 2022 00:15:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 29 2022 00:15:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: ECMCBKNotices@ecmc.org	Jun 29 2022 00:15:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: gecsed@recoverycorp.com	Jun 29 2022 00:18:40	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2022 at the address(es) listed below:

Name

Email Address

District/off: 0313-4

User: admin

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Date Recd: Jun 28, 2022

Form ID: pdf900

Total Noticed: 5

ANDREW M. LUBIN

on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mwc-law.com, bkecf@milsteadlaw.com

KERI P EBECK

on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

MARISA MYERS COHEN

on behalf of Creditor PENNYMAC LOAN SERVICES LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

PETER J. MULCAHY

on behalf of Debtor Sean Thomas Orabona pmulcahy@recoverylawgroup.com info@recoverylawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Sean Thomas Orabona	<u>Debtor(s)</u>	CHAPTER 13
BANK OF AMERICA, N.A.	<u>Movant</u>	NO. 21-12880 PMM
vs.		
Sean Thomas Orabona	<u>Debtor(s)</u>	
Scott F. Waterman	<u>Trustee</u>	11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the Vehicle held by the Movant on the Debtor's N 2017 GRAND DESIGN 3150BH ("Vehicle"), bearing a VIN Number 573TE3629H3402479, is **\$767.36**, which breaks down as follows:

Post-Petition Payments:	March 30, 2022 through May 30, 2022 at \$283.42/month
Suspense Balance:	(\$82.90)
Total Post-Petition Arrears	\$767.36

2. The Debtor(s) shall cure said arrearages in the following manner:
a). Within fourteen (14) days, following court approval of the Stipulation, Debtor(s) shall an immediate full payment of the total arrears of **\$767.36** to the address below:

BANK OF AMERICA, N.A.
P.O. BOX 660933
DALLAS, TX 75266

b). Maintenance of the monthly vehicle payments to the Movant shall resume on or about June 30, 2022 and thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation and the loan is more than sixty (60) days in default, the Movant shall notify

Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
9. The parties agree that a facsimile signature shall be considered an original signature.

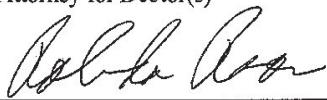
Date: June 15, 2022

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant
KML Law Group, P.C.

Date: 6/17/2022

/s/ Peter J. Mulcahy, Esquire
Peter J. Mulcahy, Esq.
Attorney for Debtor(s)

Date: 6/24/22



Scott F. Waterman, Esq.
Chapter 13 Trustee

Approved by the Court this 27th day of June, 2022. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge

Patricia M. Mayer